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ABSTRACT

This report organizes the information provided by 71 individuals in finance-related occupations in 11 states into skills inventories for persons in these jobs. The skills inventories contain the following sections: (1) occupation-specific knowledge (communication, mathematics, science); (2) workplace behaviors (work ethics, interpersonal relationships, teamwork, solving problems and critical thinking); (3) technical skills--core skills (planning and organizing, verifying and maintaining records, performing clerical duties, using software applications, accounting functions, banking operations, loan activities, communications); and (4) technical skills--occupation-specific (accounting and tax preparation, tax preparers, banking operations, investment activities, loan procedures). The guide also contains a skill standards matrix and appendixes that provide survey results, an equipment and software list, and a management occupations matrix. (KC)

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SKILL STANDARDS

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CE 079 651

Business Financial Occupations

Skill Standards

developed by

V-TECS
1866 Southern Lane
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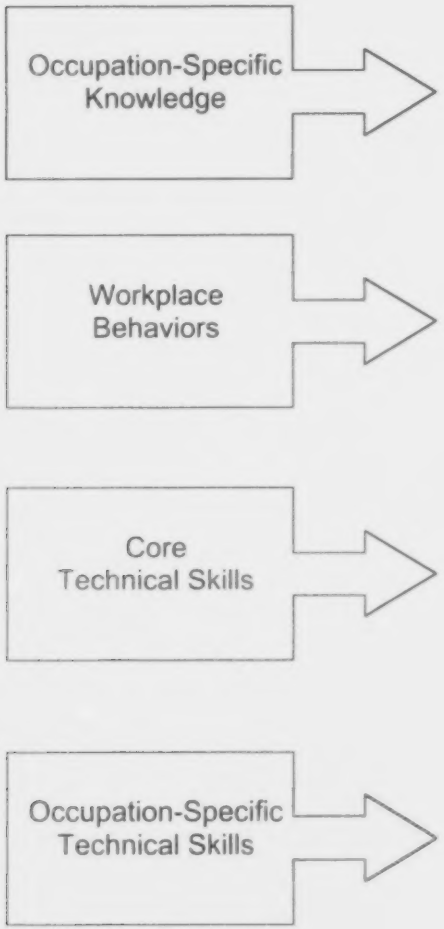
Organization of Skills for Business Financial Occupations



- Communication
- Mathematics
- Science

- Work Ethics
- Interpersonal Relationships
- Teamwork
- Solving Problems and Critical Thinking

- Planning and Organizing
- Verifying and Maintaining Records
- Performing Clerical Duties
- Utilizing Software Applications
- Banking and Loan Activities

- Accounting and Tax Preparation
- Loan Procedures
- Banking Operations
- Investment Activities

Introduction

The purpose of this document is to assist individuals, training providers, employers, financial personnel, and members of professional organizations who are interested in matching knowledge, abilities, and interests to the knowledge and skills required for success in financial careers. This document establishes a clear set of performance expectations based on current practices in business finance occupations.

For this document, skill standards are defined as the body of knowledge, the technical skills, and the workplace behaviors required of productive, successful finance personnel. These are divided into three separate areas: Occupation-Specific Knowledge, Technical Skills, and Workplace Behaviors.

Description of the Process

The first step in the developmental process was to identify and review the numerous lists of tasks and performance objectives previously developed by V-TECS and other curricular organizations and agencies. The first objective was to compile a master task list for all finance occupations. These tasks were then considered to be the skills needed by most individuals employed in these jobs.

The core skill list was presented to a team of technical experts who are currently employed in various financial occupations. This team included representatives from financial departments in various companies and from companies that provide financial services to the public.

One hundred and seventy-four persons received the survey of skills. Seventy-one participants from 11 states returned completed surveys. The tabulated results of this survey are included in Appendix A of this document.

The core skills listed in the Business Financial Occupations Matrix in Appendix B were compiled from the survey responses of individuals employed in the following occupations: accountants and account clerks, bank clerks and managers, investment brokers, loan officers, and tax preparers. This matrix identifies those core skills by occupational specialty. This survey information assisted the advisory team in identifying the core of skills that are common to all occupations and those that relate to a specific industry.

After the core and specific skills lists were finalized, the technical experts on the team either wrote performance objectives and steps to accomplish each skill or reviewed and revised existing performance objectives for a skill. Upon completion of the initial development and revision of performance objectives and steps, the team divided into groups and reviewed the work of their co-team members.

After completion of the performance objectives and steps, educators were added to the team to assist in the identification of related academic skills that applied to each task. The *Basic/Essential Skills Taxonomy* from V-TECS was used for the identification of academic skills.

Finally, members of the development team and project staff grouped and organized the tasks and standards by skill, thereby arriving at the skill standards that are detailed in the following pages.

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Summary of Survey Results

As indicated by responses on the V-TECS Occupational Inventory of Skills for Business Financial Related Occupations, the occupational area includes a variety of occupational titles in the fields of banking, insurance, and finance. The typical respondent to this survey meets the following general characteristics:

- Has been employed in a business finance position for 6 to 15 years
- Works for a company with 500 or fewer employees
- Supervises from 6 to 20 employees on a daily basis
- Has an educational level of Associate Degree or beyond
- Receives a salary in the range of $25,001 to $40,000
- Does not use a second language on the job

V-TECS personnel sent the Occupational Inventory of Skills for Business Financial Related Occupations to 170 individuals in finance-related occupations in 11 states. This was done with the assistance of technical coordinators who work with V-TECS at the state level. Seventy-four employees returned the surveys; seventy-one were useable. These employees represent a variety of job titles, which will be summarized in the Summary of General Background Information that follows.

In addition to gathering general background information of the respondents, the survey contained a Technical Skill List for Business Financial Occupations that was divided into 11 specific duty areas. Respondents indicated by checking yes or no whether or not they perform each task within the duty area in their current business finance-related position. The survey also included Workplace Skills and an Equipment and Software List to which the participants were asked to respond. This report summarizes the information provided by the respondents.

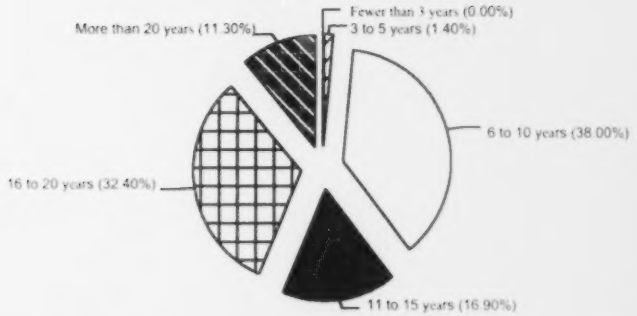
SUMMARY OF GENERAL BACKGROUND INFORMATION

Present Job Title

The open-ended question, "What is your present job title?" elicited a large variety of responses. The most frequently listed job title (27 percent) was accountant, bookkeeper, and payroll clerk, followed closely by loan officer/credit counselor (24 percent) and investment broker (23 percent). Less frequently mentioned were the following: vice president, bank or financial institutions (11 percent); bank teller/ATM coordinator (8 percent); financial consultant (4 percent); and insurance broker (2 percent).

Length of Employment

Another open-ended question, "How long have you been employed in some type of business financial position?" revealed a lengthy tenure by most respondents, with 87 percent having been employed between 6 and 20 years. Complete statistics are shown on the following chart:



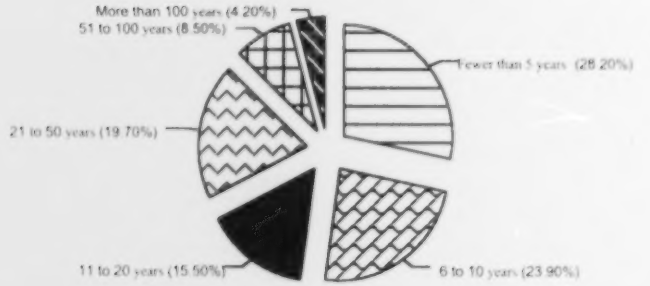
Nature of the Business

To the question that asked the respondents to designate the type of business in which they are currently employed, 60 employees (84.5 percent) checked Banking/Insurance/Finance. The remaining 15.5 percent of respondents checked Service, describing their businesses as tax preparation specialty companies and businesses that prepare payrolls and taxes for other companies.

The sizes of the businesses for which the respondents work vary greatly. The largest number, 47.9 percent, work at businesses with 51 to 499 employees. Companies with 500 to 1999 workers employ 12.7 percent of the respondents, while 23.9 percent of the respondents work in companies with 2,000 or more employees. Smaller companies, with 50 employees or fewer, employ 15.5 percent of the respondents.

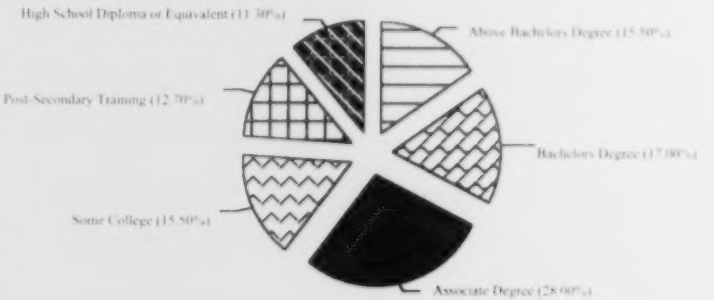
Number of Employees Supervised

The largest number of respondents (28.2 percent) supervises fewer than five employees, while only 4.2 percent supervise more than one hundred. Responses to the open-ended question, "How many employees do you supervise on a regular basis?" are indicated on the chart shown in next column.



Education

Educational attainment of the respondents varies from a high school diploma or its equivalent (11.3 percent) through 15.5 percent having education above a bachelors degree. Eighty-eight percent had participated in some college training. On the checklist of the highest level of education completed, the respondents provided the following information:



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Salary Range

Respondents were given a list of salary ranges and asked to check their present range, excluding overtime. The range most frequently checked was $25,001 to $40,000; 43.7% of the respondents are in that category. Only 5.6% checked the ranges above $100,000. The responses were as follows:

Less than $25,000	12.7%
$25,001 to $40,000	43.7%
$40,001 to $55,000	14.0%
$55,001 to $75,000	08.5%
$75,001 to $100,000	15.5%
$100,001 to $125,000	02.8%
$125,001 to $150,000	01.4%
Over $150,000	01.4%

Second Language

Twenty-eight percent of the respondents checked "YES" to the question, "Do you have a second language?" However, only 12.6 percent of those respondents indicated that they use the second language on the job.

SUMMARY OF TECHNICAL SKILLS LIST

The Occupational Inventory of Skills for Business Financial Related Occupations was developed using current V-TECS research and interviews with persons employed in financial occupations such as banking, insurance, and finance. Part II of the Inventory, Technical Skills List for Business Financial Related Occupations, directed survey respondents to check YES or NO to indicate whether or not they perform specific tasks in their current financial occupation. These tasks were listed under specific Duty Areas. The respondents did not indicate the frequency with which they perform a task, but simply whether they do or do not perform the tasks as a part of their employment.

The complete Technical Skills List showing the percentage of respondents checking yes or no for each task is shown in Appendix A.

As could be noted in the Summary of Background Information, the Occupational Inventory respondents represented a variety of occupations that relate to the business financial field, such as loan officers, investment brokers, accountants, etc. As a result, there was a large disparity in the percentage of responses in each Duty Area, with many of the tasks receiving a very low percentage of positive responses. For example, investment brokers did not perform most of the accounting tasks.

Therefore, we have identified a **Core Skills List for Business Financial Related Occupations,** which shows the skills that are common across the cluster of financial occupations—core skills that most respondents perform. This Core Skills List includes the common skills that at least 50 percent of the respondents perform within a Duty Area. Some duties such as Duty I: Tax Operations and Duty J: Investment Activities are highly specialized and are not included in the Core Skills List. They are, however, included in the section of this report entitled "Occupational-specific skills."

SUMMARY OF CORE SKILLS LIST FOR BUSINESS FINANCIAL OCCUPATIONS

Duty A: Planning and Organizing

Planning and organizing is an important duty area for most financial occupation respondents, with eight of the eleven skills being included on the Core Skills List. Ninety-nine percent of the respondents indicate that they assign work to others, while 96 percent schedule work priorities, and 80 percent train or assist others in performing job operations. Budgeting is an important area of planning, as 76 percent plan for budgetary needs and 72 percent establish complete budget figures for the planned year. See the Core Skills List for the complete list.

Duty B: Verifying and Maintaining Records

Only about one third of the 27 skills in this duty area are included on the Core Skills List, and of those, only one skill—process special transactions of customer accounts—was performed by a high percentage (72 percent) of respondents. Maintaining a log (56 percent) and maintaining a file of suppliers' names and addresses (58 percent) were other core skills, along with verifying the amounts of savings withdrawals (56 percent) and savings deposits (53 percent).

Duty C: Performing Clerical Duties

Apparently, most employees in financial occupations perform clerical duties, as 14 of the 18 skills in this duty area are included on the Core Skills List. One hundred percent of the respondents maintain a calendar of appointments; utilize office equipment; create business letters, memoranda, reports, and tables; and create, edit, save, and open word processing files. Other clerical duties include using reference books (92 percent), preparing an agenda for a meeting (87 percent), process documents and packages through courier services (80 percent), utilize electronic mail services (73 percent), and prepare business reports (72 percent).

Duty D: Utilizing Software Applications

The use of computer technology is highly involved in most financial occupations, all of the 14 skills in this duty area were included in the Core Skills List. One frequently cited task (85 percent) is to produce documents integrating word processing, database, and spreadsheet files. The software applications are most frequently used for the following: preparing an outline for presentation (88 percent); creating reports and labels (80 percent); creating worksheets (76 percent); and solving business/financial problems utilizing spreadsheet functions (62 percent). Most functions of software applications are utilized.

Duty E: Accounting Functions

Only three of the skills relating to Accounting Functions received sufficient positive responses to be considered as core skills. Interpret financial statements such as balance sheet, income statement, cash flow projects, and summary of sales and cash receipts (61 percent) and evaluate expenditures and bills for approval (56 percent) were two of the skills most frequently receiving YES responses. The remaining skills that relate to accounting functions are more specialized and are performed most frequently by respondents employed in accounting-related occupations. They performed all of the skills listed. Respondents who work in tax-related occupations also utilize many of the accounting skills.

Duty F: Banking Operations

Banking operations is another very specialized area. Only 13 of the 67 skills received enough positive responses to be included in the Core Skills List. Four of those are basic skills for maintaining a bank account—endorsing checks and preparing a deposit slip (72 percent), completing a check stub and writing a check (68 percent), reconciling a bank statement (61 percent), and recording the entry for service charges (62 percent). The following three tasks are general and could apply to several financial occupations—follow procedures for conduct during a robbery (63 percent), follow procedures for conduct after a robbery (64 percent), and adhere to procedures for the safekeeping of money (61 percent). However, respondents in banking-related occupations perform almost all of the skills in Duty F. Respondents in loan-related occupations also utilize several of these skills.

Duty G: Loan Activities

Only 3 of the 14 skills in this duty area were checked by at least 50 percent of the respondents. Loan activities relate to at least two of the financial occupations—loan officer and banking professional. The three skills are these: receive loan applications from customers (53 percent), explain various payment amounts on different terms (52 percent), and negotiate terms of loan transaction (53 percent). Respondents in the loan-related occupations perform all of the 14 tasks in this duty area, and employees in banking occupations routinely perform 4 additional skills from Duty G

Duty H: Communications

As anticipated, communications skills are an essential element for all respondents. The most frequently-cited communication skills are the following: outline and deliver an oral presentation (96 percent), consult with customers/clients (96 percent), follow oral and written instructions (95 percent), handle telephone calls (95 percent), send messages electronically (95 percent), compose and key correspondence, forms, reports (92 percent),

and interpret nonverbal communication (92 percent). Other communication skills such as greeting customers, and resolving office problems also received high priority.

SUMMARY OF OCCUPATIONAL-SPECIFIC SKILLS

The Core Skills List identifies occupational skills that are common across most of the business financial occupations represented by the survey respondents. Many of the other duties and skills are considered to be "occupational-specific skills"; that is, they are very important skills for specific financial-related occupations but are not common to most. Therefore, they were checked by only a small percentage of the respondents.

Occupational-specific skills have been identified for the five primary financial-related occupational areas represented by our survey respondents. Appendix B is a matrix showing the skills for each of the five occupational areas as indicated by the respondees. Summarized below are the occupational specific skills for each area.

Loan Officer Skills

The loan officers in the survey group responded positively to almost every skill in Duty G Loan Activities. Two skills—analyze applicant's financial status, credit, and property evaluation, and counsel clients on establishing and maintaining credit history—were cited by every loan officer. Other frequently cited skills were the following: prepare folder for all mortgage loan applications, and collect on past-due mortgage and loan accounts. In addition, they perform several skills from Duty F: Banking Operations and one each from Duty B: Verifying and Maintaining Records and Duty E: Accounting Functions.

Banking-Related Occupations Skills

The respondents in this occupational category included bank tellers, ATM Coordinators, and bank officers. All except six of the skills in Duty F: Banking Operations are included on either the Core Skills List or on the Banking Occupation Specific List. Some of the most often cited skills are the following: Open and close teller terminal, examine currency for counterfeit bills, examine deposit slips for acceptability, accept installment loan payments, and issue cashier checks and certificates of deposit. In addition to the banking operations skills, nine skills in Duty B are on the banking skills list; these relate primarily to verifying records such as amounts of cash in and cash out, check deposits, and numbers on internal transactions. Bank employees also frequently cited four skills in Duty G: Loan Activities that were not on the Core Skills List.

Investment Broker Skills

While none of the skills in Duty J: Investment Activities are listed on the Core Skills List, the respondents who work in the investment occupations cited 17 of the 18 skills as important. Those skills most often cited were the following: Compile news on companies, sell stocks and bonds for clients, recommend specific mutual funds, and analyze customer's market position. Additionally, one skill from Duty B: Verifying and Maintaining Records and one from Duty E: Accounting Functions were on this occupational-specific skill list.

Accounting-Related Occupations Skills

The survey respondents in this occupational area included accountants, bookkeepers, and account clerks. In addition to the two skills in Duty E: Accounting Functions that were on the Core Skills List, a majority of the accounting-related respondents perform all the skills listed in that duty area. Most frequently cited skills were the following: Journalize and post bank credit card sales, sales returns and allowances, purchases, and purchase returns and allowances; and complete payroll time cards. These respondents, particularly those who are accountants, also utilize most of the skills in Duty I: Tax Operations. They also selected additional skills in Duty A: Planning and Organizing; in Duty B: Verifying and Maintaining Records; and in Duty C: Performing Clerical Duties.

Tax and Payroll Preparation Skills

This occupational area includes respondents who work in tax preparation offices and in company payroll offices. Almost 100 percent of them perform most of the tasks in Duty I: Tax Operations. They cite the following skills most often: Identify filing status of client; research specific client questions/situations; prepare worksheets prior to completing tax

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forms; and file federal and state tax returns. Most of the respondents utilize computer program to prepare tax returns. In addition, many of these employees cite eight skills in Duty E: Accounting Functions that they utilize, such as: Complete payroll time cards; prepare a payroll register and record the entry to the employee's earning record; and compute, journalize and post payroll entries to include employee's payroll taxes. Three skills in Duty B: Verifying and Maintaining Records are also included among the skills they utilize.

SUMMARY OF WORKPLACE SKILLS

Duty L in the Technical Skills List for Business Financial Occupations requested the survey respondents to check the Workplace Skills that they utilize as part of their employment. The Workplace Skills duty area is divided into four sections, as follows:

- Work Ethics
- Interpersonal Relationships
- Teamwork
- Solving Problems and Critical Thinking

All of the Workplace Skills are considered core skills needed by all employees in business financial occupations included in the survey. One hundred percent of the respondents perform 27 of the 35 skills included as Workplace Skills. Most respondents also perform the other eight skills. Duty L: Workplace Skills is included in the survey in Appendix A.

EQUIPMENT AND SOFTWARE LIST

Part III of the Occupational Inventory of Skills for Business Financial Occupations requested the survey respondents to check those items of equipment and software that they use in their current job. Responses are summarized below. The complete list is in Appendix B.

Equipment Description

The equipment list contains twenty-two items that typically would be located in a business office. Of those, nine items were checked by at least 90 percent of the respondents. Those nine are the following: File cabinets; storage cabinets; calculator, computer terminal connected to mainframe or minicomputer; computer, PC with CPU, monitor, keyboard; FAX system; modem; photocopier; and printer (laser, dot matrix, or inkjet). Surprisingly, only 89 percent use a telephone as part of their employment. The least-used equipment items (8 percent each) were dictating/transcribing equipment and voice recognition input devices.

Software Description

Of the 16 items of software on the description list, only 7 received a response of at least 50 percent. This is probably because of the disparity of financial occupations included among the respondents. As might be expected, the most common software (85 percent) cited was word processing. In descending order, the other six types of software were as follows: Electronic communication (72 percent), network (69 percent), database (67 percent), spreadsheet (63 percent), customized software (61 percent), and graphics (52 percent). Although used by most respondents in the accounting-related occupations, accounting/payroll software was selected by only 32 percent of total respondents. Internet access is used by only 44 percent of the respondents.

Occupation-Specific Knowledge

To merely possess basic reading, writing, and arithmetic skills in a business financial specialist's world is not enough—financial personnel must apply this knowledge everyday.

Occupation-Specific Knowledge is familiarity, awareness, or understanding that forms the foundation to develop the more advanced knowledge and skills required in the workplace. Occupation-Specific Knowledge was categorized according to communication, mathematics, and science in this study.

Communication

- The Business Financial Specialist comprehends, evaluates, and makes inferences from written information as well as charts, tables, and graphs to update knowledge and interpret federal, state, and local regulations that affect financial documents.
- The Business Finance Specialist demonstrates competence in speaking to provide customers or clients information concerning interpretations of federal, state, and local regulations that affect financial documents.
- The Business Financial Specialist demonstrates competence in writing, editing, and using correct grammar, spelling, and punctuation when providing a customer or client an error-free explanation of federal, state, and local regulations that affect financial documents.
- The Business Financial Specialist demonstrates competence in using various information sources, including knowledge-based and technical texts, in predicting outcomes, and in evaluating and organizing information in order to develop a training program.
- The Business Financial Specialist applies the reading process and strategies to directions or tasks in following company policies when completing such tasks as comparing a check for payment with a receipt or remittance stub, maintaining a log, maintaining a file of suppliers' names and addresses, processing special transactions for customer accounts, backing up computer data, and verifying amounts of savings withdrawals/deposits.
- The Business Financial Specialist applies appropriate strategies to read and comprehend directions to utilize office equipment (computer, copier, calculator, etc.).
- The Business Financial Specialist determines purpose, adapts appropriate style, and edits for correct grammar, spelling, and punctuation when creating business letters and memoranda.
- The Business Financial Specialist demonstrates competence in using and comprehending reference materials to retrieve information from a hard copy.
- The Business Financial Specialist composes and edits an agenda for a meeting, using correct spelling, grammar, and punctuation.
- The Business Financial Specialist comprehends and evaluates various information sources when researching and preparing content for business reports.

- The Business Financial Specialist determines purpose, adapts appropriate style, and edits for correct grammar, spelling, and punctuation to prepare business reports.

- The Business Financial Specialist is competent in using various information sources, including knowledge-based and technical texts, when producing documents which integrate word processing, database, and spreadsheet files and which integrate graphic files with other applications software.

- The Business Financial Specialist competently utilizes various information sources, including knowledge-based and technical texts, when creating worksheets using spreadsheet commands, functions, and formulas; worksheets requiring the copying of formulas using absolute, mixed, and relative cell references; and worksheets requiring the inserting, deleting, moving, and copying of columns and rows.

- The Business Financial Specialist comprehends and evaluates information to predict outcomes and solutions in order to create worksheets to solve business/financial problems utilizing spreadsheet functions.

- The Business Financial Specialist shows competence in writing, editing, and using correct grammar, spelling and punctuation to prepare an error-free outline for a presentation as well as to create a presentation using graphics, various fonts, line shading, shadowing, etc.

- The Business Financial Specialist composes and edits for correct grammar, spelling, and punctuation when providing a written justification for changes from previous budgets and a written explanation of any abnormal gains and losses indicated in a financial statement.

- The Business Financial Specialist applies the reading process and strategies to follow directions and complete tasks that are relatively short, with limited categories of information, directions, concepts, and vocabulary, in order to follow company procedures for conduct during and after a robbery, for safekeeping of money, and for giving a customer account information.

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- The Business Financial Specialist demonstrates competence in using various information sources, including knowledge-based and technical texts to make title changes on customer accounts, to place holds on customer accounts, and to place stop-payment notations on checks.

- The Business Financial Specialist demonstrates competence in speaking to provide information when explaining to a customer the procedures for completing signature cards.

- The Business Financial Specialist demonstrates competence in speaking to provide, distribute, or find information to complete a customer's loan application, to explain loan payment amounts, charges, and terms to the customer, and to negotiate the terms of a loan transaction.

- The Business Financial Specialist adapts listening strategies to utilize both verbal and nonverbal content of the communication when completing a customer's loan application, explaining various payment amounts on different terms, and negotiating the terms of a loan transaction.

- The Business Financial Specialist adapts appropriate strategy and demonstrates competence in speaking to provide and distribute information, to cross-sell a product to a customer, and to answer a customer's questions or concerns.

- The Business Financial Specialist demonstrates competence in speaking to provide, distribute, or locate information when processing incoming telephone calls and meeting and greeting customers.

- The Business Financial Specialist composes and edits paragraphs which are accurate in content, are appropriate in purpose and in style, and are free from spelling, grammar, and punctuation errors to document findings and recommended actions involving an employee problem.

- The Business Financial Specialist understands the importance of audience and purpose to determine and utilize an appropriate manner in conveying to an employee the findings and recommendations for resolving the employee's problem.

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- The Business Financial Specialist adapts listening strategies to utilize both the verbal and nonverbal content of the communication process when interpreting the nonverbal communication of a customer.

- The Business Financial Specialist demonstrates competence in making oral formal presentations, including selecting and using media, to prepare and deliver an oral presentation.

- The Business Financial Specialist applies reading process and strategies to follow oral and written instructions.

- The Business Financial Specialist demonstrates competence in writing, editing, and using correct grammar, spelling, and punctuation when utilizing electronic mail services.

Mathematics

- The Business Financial Specialist adds, subtracts, multiplies, and divides whole numbers to schedule and assign work and to organize workstations and space.

- The Business Financial Specialist adds, subtracts, multiplies, and divides whole numbers, mixed numbers, fractions, and decimals when processing special transactions for customer accounts and verifying amounts of savings withdrawals/deposits.

- The Business Financial Specialist adds, subtracts, divides, and multiplies whole numbers, mixed numbers, fractions, and decimals to maintain an accurate calendar.

- The Business Financial Specialist adds, subtracts, multiplies, and divides mixed numbers, fractions, and decimals when creating worksheets that use spreadsheet commands, functions, and formulas; worksheets that require copying formulas that use absolute, mixed, and relative cell references; and worksheets that require inserting, deleting, moving, and/or copying columns and rows.

- The Business Financial Specialist uses a calculator to add, subtract, multiply, and divide whole numbers, mixed numbers, and decimals, as well as to calculate percentages, ratios, and square roots when evaluating expenditures and bills for approval, establishing complete budget figures for a planned year, and interpreting various financial statements and reports.

- The Business Financial Specialist uses a calculator to add, subtract, multiply, and divide whole numbers, mixed numbers, and decimals and to calculate percentages and ratios to explain loan payment amounts and charges and to negotiate the terms of a loan transaction.

Science

- The Business Financial Specialist utilizes the computer in the performance of office tasks that include data analysis, accounting and financial functions and projections, word processing, and data processing.

- The Business Financial Specialist utilizes office equipment to receive and send or copy information required in the performance of managerial duties.

Work Ethics

- Implement responsibility of job position including exhibiting dependability and meeting organizationally-defined expectations
- Adhere to company rules, regulations, and policies as established
- Understand and practice cost effectiveness
- Practice time management and follow work schedule
- Assume responsibility for own decisions and actions
- Exhibit pride in job
- Display initiative in undertaking new tasks
- Show assertiveness appropriate to the situation
- Seek work challenges
- Understand and apply ethical principles to decision making
- Exhibit ability to handle stress
- Understand the importance of providing good customer service (internal and external)

Workplace Behaviors

- Participate in meetings in a positive and constructive manner
- Maintain state-of-the-art skills through participation in in-service or other training
- Participate in continuing education

Interpersonal Relationships

- Respect individual diversity
- Respond to praise or criticism
- Provide constructive criticism or praise
- Channel and control emotional reactions
- Resolve conflicts
- Display a positive attitude

Teamwork

- Understand interactive relationships required for effective teamwork
- Understand team's operating procedures

- Adapt as necessary to complete the team task
- Evaluate outcomes

Solving Problems and Critical Thinking

- Employ appropriate skills for gathering and retaining information
- Interpret written, graphic, and oral instructions
- Identify problems
- Clarify individual and company purposes and goals
- Identify available solutions and their impact including evaluating credibility of information, and locating information
- Evaluate options
- Set priorities
- Select/implement options/decisions including predicting results of proposed action
- Organize personal workloads
- Participate in brainstorming sessions to generate new ideas and solve problems

Technical Skills: Core

Planning and Organizing

- Update knowledge and interpret federal, state, and local regulations that affect financial documents
- Schedule and assign work
- Organize work stations and space
- Train or assist others in performing job operations

Verifying and Maintaining Records

- Compare a check for payment with a receipt or remittance stub
- Correct errors in a computerized or manually maintained accounts payable record
- Prepare accounting data for computer processing
- Maintain a log
- Maintain a file of suppliers' names and addresses
- Process special transactions for customer accounts
- Back up computer data
- Verify amount of savings withdrawals/deposits

Performing Clerical Duties

- Maintain a calendar of appointments
- Maintain customers'/clients' files
- Utilize office equipment (fax, computer, copier, calculator, etc.)
- Create business letters, memoranda, reports, and tables
- Edit documents
- Utilize reference books
- Prepare an agenda for a meeting
- Mail literature, documents, and packages to customers and prospects
- Prepare business reports

Utilizing Software Applications

- Produce documents integrating word processing, database, and spreadsheet files
- Produce documents integrating graphic files with other application software
- Prepare an outline for a presentation
- Use presentation software to create projects using graphics, fonts, line shading, shadowing, etc.
- Create worksheets using spreadsheet commands, functions, and formulas
- Create worksheets requiring the copying of formulas using absolute, mixed, and relative cell references
- Create worksheets requiring the inserting, deleting, moving, and copying of columns and rows
- Create bar, line, and pie graphs with titles and legends
- Create, update, sort, query, edit, and print from data files
- Create reports and labels
- Create and enter data into database files
- Query databases for specific data
- Print worksheets with headers and/or footers
- Create worksheets to solve business/financial problems utilizing spreadsheet functions

Accounting Functions

- Evaluate expenditures and bills for approval
- Establish complete budget figures for planned year
- Classify accounts as to assets, liabilities, and capital
- Interpret financial statements such as balance sheet, income statement, cash flow projects, and summary of sales and cash receipts

Banking Operations

- Endorse checks and prepare a deposit slip
- Complete a check stub and write a check
- Reconcile a bank statement
- Record the entry for a service charge, credit fees, or dishonored check
- Follow procedures for conduct during a robbery
- Follow procedures for conduct after a robbery
- Adhere to procedures for the safekeeping of money
- Give customer account information
- Make title changes on customer accounts
- Review signature cards
- Place hold on customer accounts
- Place stop payment on checks
- Verify customer's checking/savings account

Loan Activities

- Receive loan applications from customers
- Explain various payment amounts on different terms
- Negotiate terms of loan transaction

Communications

- Cross-sell financial institution's other products to customers
- Consult with customers/clients
- Handle telephone calls
- Greet and dismiss customers
- Provide notary services
- Resolve employee problems
- Interpret nonverbal communications
- Outline and deliver an oral presentation
- Follow oral and written instructions
- Utilize electronic mail services

Technical Skills: Occupation Specific

Accounting and Tax Preparation

- Forecast financial growth for month/year
- Order and maintain inventory of forms and supplies
- Purchase equipment and furniture
- Plan for budgetary needs
- Verify the total amount on a sales invoice
- Review petty cash vouchers
- Compare a purchase invoice with a receiving report
- Proofread an accounting document
- Verify data on tax forms and determine type(s) of errors
- Maintain a file of purchase invoices
- Verify account number on internal transactions
- Verify amount of credit and/or memorandum
- Prepare a purchase order

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- Prepare an accounts payable invoice
- Record entries in a journal from an invoice
- Prepare a beginning balance sheet
- Open accounts in general ledger, accounts receivable ledger, and accounts payable ledger
- Journalize transactions in a general journal and/or cash journal
- Post from the journal to the general, accounts receivable, and accounts payable ledgers
- Prepare a schedule of accounts receivable and a schedule of accounts payable
- Journalize transactions in special journals (cash receipts, cash payments, purchases, sales, and general)
- Journalize and post bank credit card sales, sales returns and allowances, purchases, and purchase returns and allowances
- Compute, journalize, and post sales taxes, sales discounts, and purchase discounts
- Journalize and post entries for uncollectable accounts using direct write-off and allowance methods

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- Prepare and update plant asset records
- Compute, journalize, and post depreciation on plant assets using straight line, sum-of-years digits, declining balance, and modified accelerated cost recovery system methods
- Prove and rule special journals
- Complete a worksheet with adjustments
- Prepare a trial balance
- Prepare end-of-fiscal period financial statements
- Journalize and post adjusting and closing entries
- Close the general ledger
- Prepare a post-closing trial balance
- Complete a withholding allowance form
- Complete payroll records such as time cards, payroll register, earnings records, and journal entries
- Compute, journalize, and post accrued salaries
- Journalize and post entries for payment of tax liability
- Journalize and post entries to form a partnership
- Journalize and post entries to distribute partnership earnings by fixed ratio, percentage of total equity, and salary allowances
- Journalize and post entries for issuing capital stock and for purchasing and selling treasury stock
- Prepare a worksheet with departmental margin statements
- Prepare a cost sheet
- Compute and journalize entries for direct and indirect expenses
- Retrieve data from tax rate schedules
- Identify filing status of client
- Prepare worksheets prior to completing tax forms

Tax Preparers

- Proofread an accounting document
- Verify data on tax forms and determine type(s) of errors
- Complete a worksheet with adjustments
- Complete a withholding allowance form
- Complete payroll records such as time cards, payroll register, earnings records, and journal entries
- Journalize and post entries for payment of tax liability
- Journalize and post entries to form a partnership
- Retrieve data from tax rate schedules
- Identify filing status of client
- Prepare worksheets prior to completing tax forms
- Prepare tax returns for individuals
- Prepare tax returns for businesses
- Utilize computer program to prepare tax returns

- File federal tax returns (manually/electronically)
- File state tax returns (manually/electronically)
- Process income tax returns (print, copy, assemble, attach forms)
- Advise clients as to future tax decisions
- Research specific client questions/situations

Banking Operations

- Verify total amount of all money orders made, paid, or deposited
- Verify amount of customer deposit in treasury bills
- Verify amount of customer deposit with cash, personal check, payroll check, or business check
- Verify account number on internal transactions
- Verify amount of credit and/or memorandum
- Open and close teller terminal
- Inspect for mutilated and badly worn coins and currency
- Examine currency for counterfeit bills
- Examine deposit slips for acceptability
- Sort, count, stack, and strap loose and strapped currency
- Sort, count, and stack loose, rolled, and boxed coins
- Process excess currency
- Process mutilated and badly worn currency
- Process counterfeit currency
- Sell cash to other tellers
- Prepare customer correction for mailing
- Prepare municipal and treasury coupons for collection
- Post collection item to customer's account
- Reconcile outgoing cash letter adjustments
- Reconcile demand deposit account to general ledger
- Reconcile missing customer check
- Reconcile official checks
- Reconcile personal money orders made
- Prepare teller's daily reports
- Balance teller transfers
- Balance cash summary
- Balance customer money
- Admit customers to safe boxes
- Order personalized checks
- Complete safe deposit rental statement and accept rental fees
- Issue traveler's checks, money orders, and cashiers checks
- Issue Certificates of Deposit
- Accept and process food coupons

- Accept Christmas Club payments
- Enter amount of interest in saving passbooks
- Advance cash on bank credit cards
- Accept installment loan payments
- Process bonds
- Accept and process tax deposits
- Prepare cash-in and cash-out tickets
- Process cash and checks for deposits
- Process check with cash return for deposit
- Fill change requests
- Fill payroll requests
- Cash checks
- Complete a collection receipt

Investment Activities

- Prepare customer's statement of account
- Prepare a beginning balance sheet
- Prepare investment materials for customers
- Record and report on investments for customers
- Assist in the development of portfolio analysis reports
- Compile information about stock transfers

- Possess knowledge of all securities sold
- Complete updates on mergers and/or splits
- Compile news on companies
- Buy stocks/bonds/mutual funds for clients
- Trade stocks/bonds/mutual funds for clients
- Sell stocks/bonds/mutual funds for clients
- Process customer securities—enter into computer, etc.
- Provide customers with receipts for their securities
- Obtain stock quotes for clients
- Recommend specific levels of stocks, bonds, mutual funds, and cash positions
- Analyze customer's market position
- Direct clients to appropriate brokers

Loan Procedures

- Post collection item to customer's account
- Reconcile missing customer check
- Reconcile reserve-for-loan losses
- Issue cashier's checks
- Verify and accept installment loan payments
- Prepare file for all mortgage loan applications

- Prepare mortgage loans for closing
- Order appraisals
- Analyze applicant's financial status, credit, and property evaluation
- Counsel clients on establishing and maintaining credit history
- Perform renewal activities at maturity for in-house loans
- Collect on past due mortgage and loan accounts
- Handle foreclosure proceedings
- Forecast loan delinquency for closing period

Skill Standards Matrix
Technical Skills: Core

PLANNING AND ORGANIZING	
SKILL	**STANDARDS**
Update knowledge and interpret federal, state, and local regulations that affect financial documents	Given copies of federal, state, and local laws and regulations that affect financial documents, analyze and interpret any unfamiliar parts. Analysis and interpretation must be documented as required by licensing agencies, company procedures, and/or federal, state, and local government regulations. Convey oral and written interpretations to customers or clients with 100% accuracy.
Schedule and assign work	Given a list of requested work activities, schedule and assign the work requests to ensure that they are: 1. processed in an organized manner with minimal interruption. 2. arranged in the order of their submission, importance, and urgency. 3. processed in accordance with long-term goals and objectives. 4. assigned completion dates that are mutually determined based on timing of the tasks. 5. assigned to appropriate staff as determined by workload, job description, and competence.
Organize work stations and space	Given the following, organize a plan for the physical layout of a business: an equipment list and information regarding facilities, types of storage required, safety regulations, inventory of materials and supplies, and the work flow. Organize the physical layout of the business so that it provides sufficient space to facilitate a flow of work and accommodate supplies, equipment, materials, employee workstations, and clients. The layout must fully utilize existing space, comply with safety considerations, and have an attractive appearance.

PLANNING AND ORGANIZING	
SKILL	**STANDARDS**
Train or assist others in performing job operations	Given a list of potential employee training needs, company goals and procedures, the scope of the business, and details of organization and operations of the business, develop one training program. The training program must: 1. identify objectives to be accomplished. 2. relate to job responsibilities of participants. 3. comply with any company personnel policies, procedures, or regulations. 4. identify any technical or safety requirements. 5. include a plan and an agenda that utilizes the most efficient training method to meet the specific need. 6. provide for employee feedback that demonstrates safe and acceptable procedures in performing job as per instructions.

VERIFYING AND MAINTAINING RECORDS	
SKILL	**STANDARDS**
Compare a check for payment with a receipt or remittance stub	Given a cash drawer, date stamp, teller's stamp, receipt or remittance stub, and a check for payment, process check for payment. Payment must be verified for proper account number and amount with the receipt or remittance stub. Verification of identification must be recorded according to company policy. All questionable checks must be verified with a supervisor. The date and teller's stamp must be affixed according to company policy.
Correct errors in a computerized or manually maintained accounts payable record	Given copies of accounts payable records, proof and correct any errors in the records. All errors will be identified and corrected in a way that is compatible with the procedure for maintaining accounts payable records (computerized or manual).
Prepare accounting data for computer processing	Given accounting software and bank records, accounts payable and receivable records, and/or payroll information, enter accounting data into the computer. All records must be entered in the appropriate categories and the data must balance with any manual records.
Maintain a log	Given a logbook and daily records for multiple customers or clients, maintain a log of items received. Collect, categorize, and log items in and out according to established company procedures. Record information with 100 percent accuracy.
Maintain a file of suppliers' names and addresses	Given files, a computer, software, and a list of names and addresses of suppliers, record and maintain a file of suppliers' names and addresses. The records of each supplier must be recorded, cross-referenced, filed correctly, and accessible immediately upon request.
Process special transactions for customer accounts	Given situations and the necessary forms and supplies needed for handling special transactions such as cash advance on bank credit card, issuing cashier's, certified, or travelers' checks, process a special transaction for a customer's account. The transaction must verify the customer's identification, obtain any required authorization, and prepare requested items—such as travelers' checks or cashier's checks—according to company policies. Copies or items must be delivered to customer with 100% accuracy.
Back up computer data	Given company procedures for backing up data, a list of daily transactions, and a computer with disk, tapes or other media, create a backup of the day's transactions. Backup disks/tapes must contain files to be backed-up with all disks/tapes labeled and stored in a secured location.

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VERIFYING AND MAINTAINING RECORDS	
SKILL	**STANDARDS**
Verify amount of savings withdrawals/deposits	Provided with deposit and withdrawal forms for a savings account, verify the amount of the deposit or withdrawal. The proof machine or computerized record must display the proper account number, accept the entry, and result in a balanced transaction. The amount of the depositor withdrawal must be 100% accurate.

PERFORMING CLERICAL DUTIES	
SKILL	**STANDARDS**
Maintain a calendar of appointments	Maintain current, complete, and accurate calendar manually or electronically so that it: 1. contains complete, accurate information as to time, place, and nature of the appointment. 2. provides sufficient time for each appointment without overlapping other appointments. 3. contains ongoing communication concerning cancellations, additions, or changes. 4. confirms appointments with other parties.
Maintain customers'/clients' files	Provided the appropriate information concerning customers, clients, vendors, suppliers, or other contacts and information or documents related to each of these, maintain files. Files must be appropriately labeled and must include the current name, address, telephone number, fax number, e-mail address, and voice mail address for each contact. Files must be stored securely and must contain all correspondence, documents, and other personal materials. Access may be given only to those persons authorized by company policy. One hundred percent confidentiality must be maintained by all persons with access to the information contained in the files.
Utilize office equipment (fax, computer, copier, calculator, etc.)	Given equipment, documents, and instructions for handling the documents, utilize appropriate equipment to process the document as directed. The equipment will be operated correctly, safely, and according to job instructions and without assistance.
Create business letters, memoranda, reports, and tables	Given computer equipment, word processing software, and information for composing a business letter or memorandum, produce correspondence that: 1. communicates the intended message. 2. is clear, concise, and courteous. 3. is 100% accurate and mailable. 4. is correctly formatted according to company procedures. 5. is completed within the allotted time. 6. is saved on a specified drive, in appropriate directory/subdirectory, and under a specified file name for easy retrieval.

PERFORMING CLERICAL DUTIES	
SKILL	**STANDARDS**
Edit documents	Given a document to be revised, a computer, word processor, or terminal, and word processing software, edit a document using the necessary functions. The revised document should: 1. incorporate all desired revisions. 2. be 100% accurate. 3. be completed within the allotted time. 4. be modified according to software parameters, if applicable. 5. incorporate the use of the word processing software's search/replace, spell check, Thesaurus, and/or grammar check features, if available and applicable. 6. include any requested use of format features such as bold, underline, italics, headers, or footers. 7. be saved on a specified drive, in an appropriate directory/subdirectory, and under a specified file name.
Utilize reference books	Given current trade and financial publications, professional reference books, and other business-related publications, utilize the reference materials to respond to questions or to provide correct, up-to-date information as requested. Locate the information requested to answer inquiries within five minutes and with 100 percent accuracy.
Prepare an agenda for a meeting	Given appropriate information about a proposed meeting that includes time, place, participants to be involved, agenda items, reference material, and handouts, prepare an agenda for a meeting. The agenda: 1. is received by participants at least five working days prior to the meeting or within the length of time designated by supervisor. 2. is error-free. 3. is prepared in the standard or a specified format. 4. provides details as specified in draft information.

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PERFORMING CLERICAL DUTIES	
SKILL	**STANDARDS**
Mail literature, documents, and packages to customers and prospects	Provided with appropriate materials and equipment, process mail, packages, and other documents to customers or appropriate recipients. All outgoing mail: 1. is legibly addressed with no errors. 2. is processed in accordance with organizational procedures and postal regulations. 3. is sorted by size or weight and posted accordingly. 4. is sent by the most efficient courier within the required time frame. 5. is enclosed in the proper envelope or meets shipping and wrapping requirements of the courier. 6. is accompanied by customer papers if the destination is international. 7. is documented for follow-up of any special handling requirements.
Prepare business reports	Given directions, company procedures, and appropriate equipment and software, prepare a business report. The report must: 1. include information that has been researched and compiled. 2. communicate the intended message. 3. be 100 percent accurate. 4. conform to standard rules of formatting, grammar, spelling, and punctuation. 5. ensure that data used for charts and graphs are imported and manipulated correctly. 6. have graphics inserted correctly and in the appropriate size and location in the document. 7. be saved for easy retrieval. 8. be completed within the allotted time.

UTILIZING SOFTWARE APPLICATIONS	
SKILL	**STANDARDS**
Produce documents integrating word processing, database, and spreadsheet files	Given a computer, software which will integrate word processing, database, and spreadsheet files, and information for a document, produce a document integrating the three files: word processing, database, and spreadsheet. The document will: 1. utilize the word processing software correctly. 2. utilize the database software correctly. 3. utilize the spreadsheet software correctly. 4. contain all three files. 5. be integrated correctly. 6. be keyed with 100 percent accuracy. 7. utilize correct formatting during the integration process.
Produce documents integrating graphic files with other applications software	Given a computer, word processing software, and a draft of a document, produce a word processing document that integrates a graphic within the document. The document will: 1. utilize the word processing software correctly. 2. utilize the integration of a graphic file correctly. 3. be keyed with 100 percent accuracy. 4. have graphic placed correctly within the text.
Prepare an outline for a presentation	Given a computer, word processing software, and information to be used for a presentation, produce an outline for a presentation. The document will: 1. utilize the word processing software correctly. 2. be keyed using correct formatting. 3. be keyed with 100 percent accuracy.
Use presentation software to create projects using graphics, fonts, line shading, shadowing, etc.	Given a computer, presentation software and information about a presentation to be made, create a presentation using graphics, various fonts, line shading, shadowing, etc. The document will: 1. utilize the presentation software correctly. 2. use a variety of fonts. 3. use various line shadings. 4. use shadowing techniques. 5. integrate various graphics. 6. be keyed with 100 percent accuracy. 7. utilize appropriate and attractive layout/designs.

UTILIZING SOFTWARE APPLICATIONS	
SKILL	**STANDARDS**
Create worksheets using spreadsheet commands, functions, and formulas	Given a computer, spreadsheet software, and data to use in a spreadsheet, produce a spreadsheet using various spreadsheet functions, commands, and formulas. The document will: 1. utilize the spreadsheet software correctly. 2. utilize various functions within the spreadsheet software. 3. utilize a variety of commands within the spreadsheet software. 4. utilize formulas. 5. be keyed with 100 percent accuracy. 6. be keyed with correct formatting (i.e., money will be in currency format). 7. contain formulas in specific cell addresses.
Create worksheets requiring the copying of formulas using absolute, mixed, and relative cell references	Given a computer, spreadsheet software, and data for a spreadsheet, produce a spreadsheet document that requires the copying of formulas using absolute, mixed, and relative cell references. The document will: 1. utilize the spreadsheet software correctly. 2. utilize the copying of formulas using absolute values. 3. utilize the copying of formulas using mixed values. 4. utilize the copying of relative cell references. 5. be keyed with 100 percent accuracy. 6. be keyed with correct formatting. 7. contain formulas in specific cell addresses.
Create worksheets requiring the inserting, deleting, moving, and copying of columns and rows	Given a computer, spreadsheet software, and data for use in a spreadsheet, produce a spreadsheet document that requires inserting, deleting, moving, and copying of columns and rows. The document will: 1. utilize the spreadsheet software correctly. 2. utilize the insert function/command. 3. utilize the delete function/command. 4. utilize the moving function/command. 5. utilize the copying function/command. 6. have correct information in all columns and rows. 7. have columns and rows in correct order. 8. be keyed with 100 per cent accuracy. 9. be formatted correctly.

UTILIZING SOFTWARE APPLICATIONS	
SKILL	**STANDARDS**
Create bar, line, and pie graphs with titles and legends	Given a computer, spreadsheet software, and data for a spreadsheet, produce the following graphs: line graph, bar graph, and pie graph. Each graph should contain appropriate titles and legends. This procedure will: 1. utilize the spreadsheet software correctly. 2. utilize the integration of graphs correctly. 3. produce a spreadsheet with appropriate information. 4. produce a bar graph with appropriate titles and legends. 5. produce a line graph with appropriate titles and legends. 6. produce a pie graph with appropriate titles and legends. 7. be keyed with 100 percent accuracy. 8. be formatted correctly.
Create, update, sort, query, edit, and print from data files	Given a computer, a printer, database software, and data to be keyed, create a database. Upon completion, update the database, sort, query, edit, and print from the database files. The document will: 1. utilize the database software correctly. 2. contain a completed database with proper updates. 3. be sorted appropriately using correct sort commands. 4. be queried using correct query functions. 5. be edited using correct editing functions. 6. be printed using correct printing procedures. 7. be keyed with 100 percent accuracy. 8. be formatted correctly.
Create reports and labels	Given information for a report, computer, and database software, create reports and labels. The document will: 1. utilize the database software correctly. 2. create reports using specific fields. 3. utilize the label function using specific fields. 4. have fields located in correct position on reports and labels. 5. be keyed with 100 percent accuracy. 6. be formatted correctly.

UTILIZING SOFTWARE APPLICATIONS	
SKILL	**STANDARDS**
Create and enter data into database fields	Given data, a computer, and database software, create and enter data into a database. The document will: 1. utilize the database software correctly. 2. be structured in a logical sequence. 3. have appropriate fields in the database. 4. have appropriate widths and lengths. 5. have appropriate information entered onto each record. 6. be keyed with 100 percent accuracy. 7. be keyed using correct format.
Query databases for specific data	Given a computer, database software, a database, and a request for information, query a database for specific data. The document will: 1. utilize the database software correctly. 2. utilize the query function of the database software correctly. 3. query the correct information.
Print worksheets with headers and/or footers	Given a computer, spreadsheet software, and a draft copy of a spreadsheet, print a spreadsheet with a header and footers. The document will: 1. utilize spreadsheet software correctly. 2. utilize the header function correctly. 3. utilize the footer function correctly. 4. be keyed with 100 percent accuracy. 5. utilize the appropriate print functions. 6. be formatted appropriately, making certain that headers and footers are positioned correctly.
Create worksheets to solve business/financial problems utilizing spreadsheet functions	Given a computer, spreadsheet software, and data for a spreadsheet, create a spreadsheet to solve business/financial problems using various spreadsheet functions. The document will: 1. utilize the spreadsheet software correctly. 2. utilize appropriate functions (i.e., @ function) in order to calculate and predict in a more effective and efficient manner. 3. utilize copy functions when appropriate. 4. utilize formulas when appropriate. 5. be keyed with 100 percent accuracy. 6. be formatted correctly.

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ACCOUNTING FUNCTIONS	
SKILL	**STANDARDS**
Evaluate expenditures and bills for approval	Using data provided on purchase requisition, purchase order, bill of lading, and/or invoice received, approve the expenditure and invoice for payment, as follows: 1. Determine specific department and budget to be charged, review justification for expenditures, and process for approval. 2. Verify that merchandise or services received are as requested and satisfactory. 3. Verify that amount is correct, with any discounts and terms of payment as noted. 4. Note and resolve any errors or changes, if different from original purchase order or requisition. 5. If required, complete vouchers with correct date, number, calculations, and noted errors. 6. Obtain approval signatures and route the invoice to proper office for payment. 7. Make payment in a timely fashion to take advantage of discounts.
Establish complete budget figures for planned year	Given all projected costs and estimated revenue for a business, prepare a budget that meets the following criteria. 1. Reflects the current costs for personnel, provides for future salary increases, and provides for additional personnel as needed 2. Identifies costs for the supplies, materials, and equipment necessary to provide services or products, and projects costs for replacement of equipment or for expansion of business activities 3. Identifies and provides written justification for changes from previous budgets 4. Is calculated accurately 5. Is presented in a logical, understandable format, which includes the use of appropriate charts, tables, and graphs 6. Provides for cash flow and profit margin
Classify accounts as to assets, liabilities and capital	Given a list of company assets, liabilities and capital items, identify the correct classification of each item on the list. All assets, liabilities, and capital will be classified with 100% accuracy.

ACCOUNTING FUNCTIONS	
SKILL	**STANDARDS**
Interpret financial statements such as balance sheet, income statement, cash flow projects, and summary of sales and cash receipts	Given various financial reports such as a balance sheet, income statement, cash flow activities, and summary of sales and cash receipts, interpret the financial statements. The analysis must: 1. show evidence that financial statements and transactions have been analyzed and interpreted. 2. indicate the financial health of the enterprise and its ability to continue and progress as a viable operation. 3. identify problems or areas of concern. 4. explain reasons for abnormal gains or losses.

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BANKING OPERATIONS	
SKILL	**STANDARDS**
Endorse checks and prepare a deposit slip	Given a bank deposit, checks, cash, and coins to deposit, endorse checks and prepare a deposit slip. Bank deposits must have: 1. a correctly totaled deposit slip that lists all checks, cash, and coins. 2. totals on deposit slip that correspond with correct amount of cash, coins, and checks to be deposited. 3. properly endorsed checks.
Complete a check stub and write a check	Provided blank checks and a checkbook, check stub, or check register, write a check. The check must: 1. be written to the proper payee. 2. have the correct date. 3. have the correct amount in both numerals and in writing. 4. be signed correctly. 5. have a check stub or register completed with check number, date, payee, and correct amount.
Reconcile a bank statement	Compare data on bank statement, canceled checks, deposit slips, and in checkbook to reconcile the bank statement with the checkbook. Upon completion of the process: 1. bank statement and checking account balance will agree. 2. list of outstanding checks and deposits will be provided. 3. if necessary, notations will be made for any differences.
Record the entry for a service charge, credit fees, or dishonored check	Given a journal, ledger, or other appropriate record and an entry to be debited to a customers record or account, record the entry for a service charge, credit fees, or dishonored check in a customer's account. The amount of the charge, fee, or check must be recorded as a debit to the customer's account and subtracted from the account balance. The record should include the date, the amount of the charge, and the new balance.
Follow procedures for conduct during a robbery	Given a robbery alarm system, marked money, and a robbery situation, follow procedures for the proper conduct during a robbery. Conduct must follow company procedures 100%. They may include the following. 1. Activating the robbery alarm system and surveillance system if it can be accomplished safely 2. Observing the robber's physical features, voice, accent, mannerisms, dress, kind of weapon he/she carries, and other characteristics that would be useful for identification purposes 3. Retaining any evidence such as a note

BANKING OPERATIONS	
SKILL	**STANDARDS**
Follow procedures for conduct after a robbery	Given a telephone and note paper, follow procedures for conduct after a robbery. Conduct must follow company procedures 100%. They may include the following. 1. Observe the escape route of the robbers and the description and license plate number of the vehicle used, if any. 2. Telephone the local police, if they have not already arrived. Give your address and the name of the bank, and inform them there has been a holdup. Keep the line open to the police department so additional information can be furnished as it is requested. 3. If the robber leaves before police arrive, be sure that an officer or an employee waits outside the office to inform the police that the robber has left. 4. Record the observations of the robber's features, the direction of the escape, and the description of the vehicle. (Refrain from discussing details of the robbery with others before recording these observations.)
Adhere to procedures for the safekeeping of money	Given a cash drawer and money, adhere to procedures for the safekeeping of money. All precautions for safekeeping of money according to company policy must be demonstrated. Insure that money is out of customer's reach, cash drawer is locked when not open for transactions, and currency and coins are immediately placed in cash drawer upon receipt.
Give customer account information	Given a situation and customer's files or records, give customer account information. Prior to giving information, account number must be obtained and identity of person making the request must be verified as specified by company policy. Customer must be provided with account information that is 100% accurate.
Make title changes on customer accounts	Provided with blank account information report forms and requests for account changes, make title changes on customer accounts. All sections of the account information report must be completed accurately. Data must be input into customer's records without error, deleting old information and replacing it with new information.
Review signature cards	Given customers' files and signature cards, review signature cards prior to making transaction. Customer's signature must be included on signature card on file. Any missing signature cards must be noted with customer's name and account number. Procedures for completing signature cards must be explained to customer prior to completing the transaction if there is no signature card on file for signer.

BANKING OPERATIONS	
SKILL	**STANDARDS**
Place hold on customer accounts	Provided with a blank hold form, customer account information, and hold requests, place hold on customer's accounts. Hold form must be completed with 100% accuracy, with date of transaction, account number, amount, check number, bank codes, and date to be released. Hold form must be forwarded to bookkeeping department or other company designated department.
Place stop payment on checks	Given blank stop payment forms and request for stop payment, place stop payment on check. Stop payment forms must be completed correctly and signed by the drawer of the check. Copies of stop payment forms are distributed to other tellers and the bookkeeping department.
Verify customer's checking/savings account	Given computer file or other records, verify customer's checking/savings account. Customer's checking/savings account must be verified by entering the customer's account number in the terminal, entering account security or access codes, and verifying amount on screen.

LOAN ACTIVITIES	
SKILL	**STANDARDS**
Receive loan applications from customers	Given a blank loan application, obtain information from customer. Loan application must be completed with 100% accuracy and signed by the customer. Loan application is sent to the designated department or employee for processing.
Explain various payment amounts on different terms	Given financial data on various available payment options, explain loan payment amounts, charges, and terms to customer. Explanation must be 100% accurate, in accordance with company policies, and must be understandable by customer.
Negotiate terms of loan transaction	Given company loan policies and a customer's request for a loan, negotiate terms of loan transaction. The customer's request must be handled in a polite and courteous manner, and terms must be negotiated within the guidelines of company loan policies.

COMMUNICATIONS	
SKILL	**STANDARDS**
Cross-sell financial institution's other products to customers	Given information about the financial institution's products and a customer, cross-sell product to customer. Customer will understand the use and advantages of the product. Purchaser will provide any necessary information required to obtain the product. All forms or applications will be completed with 100% accuracy and signed by the purchaser.
Consult with customers/clients	Given a customer with a question or concern, consult with customers/clients. Customer inquiries must be addressed in a polite and courteous manner and must be answered with information that reflects company policy and is 100% accurate.
Handle telephone calls	Provided appropriate telephone equipment, supplies, instructions, and codes, communicate by using the telephone. The following criteria should be applied. 1. Company policy is followed when answering incoming calls. 2. Correct telephone techniques are used in placing or returning telephone calls. 3. Conversations are conducted and concluded in a professional and courteous manner. 4. Appropriate information or requested assistance is given to the caller, or the call is referred to the appropriate individual. 5. Messages are recorded completely and with 100 percent accuracy. 6. Calls are documented according to company guidelines. 7. Voice mail messages are accessed as directed and referred to the appropriate person for response.
Greet and dismiss customers	Given a situation when a visitor or client visits the financial business, greet and dismiss the customer by: 1. cordially and professionally welcoming them. 2. providing them with necessary information as appropriate. 3. directing them to the appropriate person or office. 4. treating them in an efficient, timely, and courteous manner.
Provide notary services	Given a document to be notarized, provide notary services. The notary process must include the following. 1. Signatory signs document in presence of notary 2. Notary Public verifies execution of the document by proper person 3. Verification that the proper blanks in the notary section of the document are completed with the correct data and signatures 4. Confirmation that the date of expiration of the notary commission is shown and that the seal or stamp is affixed as required by local law

COMMUNICATIONS	
SKILL	**STANDARDS**
Resolve employee problems	Given a situation that provides information about an employee problem, describe the steps to be taken to resolve this problem. The recommendation must: 1. comply with company policies and procedures. 2. reflect evaluation of the situation and provide documentation of findings. 3. include findings and actions and be communicated both orally and in writing to the employee, with employee's acknowledgement of this communication. 4. comply with state and federal legislation. 5. include any necessary recommendations for changes in the personnel policies and procedures.
Interpret nonverbal communications	Given a situation with a customer, interpret the nonverbal communications. The interpretation must include: 1. identification of the five uses of body language in the communication situation, including facial and body gestures. 2. an explanation of the message that is being communicated by the nonverbal communication.
Outline and deliver an oral presentation	Given a topic or information about a topic, prepare and present an oral presentation. The presentation must meet the following criteria. 1. Content is accurate and organized in a logical sequence. 2. Purpose is determined for appropriateness of audience. 3. Central idea or theme is clearly communicated. 4. Appropriate diction, voice quality, and delivery style are used. 5. Appropriate visuals and handout materials are used. 6. Best media (i.e., teleconference, computer, live audience) for communication are selected. 7. Questions/answers or other feedback from the audience is invited.
Follow oral and written instructions	Given oral instructions to complete one activity and written instructions to complete another one, follow the directions for both. Observation of the tasks will verify that all instructions were followed and completed without error.
Utilize electronic mail services	Given a message or messages to be answered, choose the most appropriate method for replying. The communication should adhere to company policy, use correct techniques for the selected communication tool, and provide appropriate information or requested assistance in the most expedient manner that meets the requester's timeline. The communication must be complete and legible.

Appendix A

Survey Results

Survey Results

	Duties/Tasks	Perform Tasks % of Responses YES	NO
Duty A	***Planning and Organizing***		
001	Forecast financial growth for month/year	28	72
002	Establish complete budget figures for planned year	72	28
003	Update knowledge of laws, procedures, and regulations	76	24
004	Interpret federal, state, and local regulations that affect financial documents	68	32
005	Schedule work priorities	96	4
006	Assign work to others	99	1
007	Organize work stations and space	69	31
008	Order and maintain inventory of forms and supplies	45	55
009	Purchase equipment and furniture	48	52
010	Train or assist others in performing job operations	80	20
011	Plan for budgetary needs	76	24
Duty B	***Verifying and Maintaining Records***		
001	Compare a check for payment with a receipt or remittance stub	48	52
002	Verify the total amount on a sales invoice	39	61
003	Correct errors in a computerized accounts payable record	37	63
004	Correct errors in a manually maintained accounts payable record	15	85
005	Review petty cash vouchers	37	63
006	Compare a purchase invoice with a receiving report	24	76
007	Prepare accounting data for computer processing	38	62
008	Proofread an accounting document	39	61
009	Verify data on tax forms and determine type(s) of errors	31	69
010	Maintain a log	56	44
011	Maintain a file of purchase invoices	27	73
012	Maintain a file of suppliers' names and addresses	58	42

	Duties/Tasks	Perform Tasks % of Responses YES	NO
013	Prepare customer's statement of account	28	72
014	Process special transactions for customer accounts	72	28
015	Back up computer data	48	52
016	Verify amount of installment loan coupons	28	72
017	Verify amount of customer money order made	27	73
018	Verify total amount of all money orders paid	27	73
019	Verify amount of customer cash-out on deposit	37	63
020	Verify amount of customer deposit cash-in	39	61
021	Verify amount of customer deposit in treasury bills	32	68
022	Verify amount of customer deposit with personal check, payroll check, or business check	48	52
023	Verify amount of savings withdrawals	56	44
024	Verify account number on internal transactions	49	51
025	Verify amount of credit and/or memorandum	44	56
026	Verify amount of savings deposit	53	47
027	Verify actual food stamps to customer total	20	80
Duty C	***Performing Clerical Duties***		
001	Maintain a calendar of appointments	100	0
002	Maintain customers'/clients' files	63	37
003	Prepare a purchase order	37	63
004	Process an accounts payable invoice	25	75
005	Process, sort and/or distribute mail	39	61
006	Mail stock certificates	20	80
007	Mail literature to customers and prospects	61	39
008	Utilize office equipment (fax, computer, copier, calculator, etc.)	100	0
009	Create business letters, memoranda, reports, and tables	100	0
010	Create, edit, save, and open word processing files	100	0
011	Use spell/grammar check	96	4
012	Use search/replace functions	76	24
013	Use format features such as bold, underline, italics, line spacing, headers, footers, etc.	92	8
014	Use reference books	91	9
015	Prepare an agenda for a meeting	87	13
016	Process documents and packages through courier services	80	20
017	Utilize electronic mail services	73	27
018	Prepare business reports	72	28

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	Duties/Tasks	Perform Tasks % of Responses YES	NO
Duty D	***Utilizing Software Applications***		
001	Produce documents integrating word processing, database, and spreadsheet files	85	15
002	Produce documents integrating graphic files with other application software	64	36
003	Prepare an outline for a presentation	88	12
004	Use presentation software to create projects using graphics, fonts, lines shading, shadowing, etc.	73	27
005	Create worksheets using spreadsheet commands, functions, and formulas	72	28
006	Create worksheets requiring the copying of formulas using absolute, mixed, and relative cell references	72	28
007	Create worksheets requiring the inserting, deleting, moving, and copying of columns and rows	76	24
008	Create bar, line, and pie graphs with titles and legends	53	47
009	Create, update, sort, query, edit, and print from data files	61	39
010	Create reports and labels	80	20
011	Create and enter data into database files	72	28
012	Query databases for specific data	63	37
013	Print worksheets with headers and/or footers	61	39
014	Create worksheets to solve business/financial problems utilizing spreadsheet functions	62	38
Duty E	***Accounting Functions***		
001	Evaluate expenditures and bills for approval	56	44
002	Record entries in a journal from an invoice	28	72
003	Classify accounts as to assets, liabilities, and capital	33	67
004	Prepare a beginning balance sheet	20	80
005	Open accounts in general ledger, accounts receivable ledger, and accounts payable ledger	28	72
006	Journalize transactions in a general journal and/or cash journal	25	75
007	Post from the journal to the general, accounts receivable, and accounts payable ledgers	24	76
008	Prepare a schedule of accounts receivable and a schedule of accounts payable	24	76
009	Journalize transactions in special journals (cash receipts, cash payments, purchases, sales, and general)	27	73
010	Journalize and post bank credit card sales, sales returns and allowances, purchases, and purchase returns and allowances	33	67
011	Compute, journalize, and post sales taxes, sales discounts, and purchase discounts	20	80
012	Journalize and post entries for uncollectible accounts using direct write-off and allowance methods	28	72
013	Prepare and update plant asset records	20	80
014	Compute, journalize, and post depreciation on plant assets using straight line, sum-of-years digits, declining balance, and modified accelerated cost recovery system methods	15	85
015	Prove and rule special journals	15	85
016	Complete a worksheet with adjustments	20	80
017	Prepare a trial balance	20	80
018	Prepare end-of-fiscal period financial statements	20	80

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	Duties/Tasks	Perform Tasks % of Responses YES	NO
019	Journalize and post adjusting and closing entries	15	85
020	Close the general ledger	15	85
021	Prepare a post-closing trial balance	15	85
022	Complete a withholding allowance form	27	73
023	Complete payroll time cards	32	68
024	Prepare a payroll register and record the entry to the employee's earnings record	24	76
025	Compute, journalize, and post payroll entries to include employee's payroll taxes	24	76
026	Compute, journalize, and post accrued salaries	15	85
027	Journalize and post entries for payment of tax liability	15	85
028	Journalize and post entries to form a partnership	15	85
029	Journalize and post entries to distribute partnership earnings by fixed ratio, percentage of total equity, and salary allowances	15	85
030	Journalize and post entries for issuing capital stock and for purchasing and selling treasury stock	13	87
031	Prepare a worksheet with departmental margin statements	15	85
032	Prepare a cost sheet	15	85
033	Compute and journalize entries for direct and indirect expenses	15	85
034	Interpret financial statements such as balance sheet, income statement, cash flow projects, and summary of sales and cash receipts	61	39
Duty F	***Banking Operations***		
001	Endorse checks and prepare a deposit slip	72	28
002	Complete a check stub and write a check	68	32
003	Reconcile a bank statement	61	39
004	Record the entry for a service charge, credit fees or dishonored check	62	38
005	Open teller terminal	48	52
006	Close teller terminal	48	52
007	Follow procedures for conduct during a robbery	63	37
008	Follow procedures for conduct after a robbery	64	36
009	Adhere to procedures for the safekeeping of money at teller's window	61	39
010	Inspect for mutilated and badly worn coins and currency	37	63
011	Examine currency for counterfeit bills	44	56
012	Examine deposit slips for acceptability	44	56
013	Sort, count, stack, and strap loose currency	32	68
014	Count stacks of currency	32	68
015	Sort, count, and stack loose coins	39	61
016	Count boxed, rolled, and loose coins	37	63
017	Process excess currency	32	68

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	Duties/Tasks	Perform Tasks % of Responses YES	NO
018	**Process mutilated and badly worn currency**	32	68
019	Process counterfeit currency	37	63
020	Sell cash to other tellers	36	64
021	Prepare customer correction for mailing	37	63
022	Prepare municipal and treasury coupons for collection	20	80
023	Post collection item to customer's account	31	69
024	Reconcile outgoing cash letter adjustments	13	87
025	Reconcile demand deposit account to general ledger	15	85
026	Reconcile missing customer check	37	63
027	Reconcile reserve-for-loan losses	15	85
028	Reconcile official checks	15	85
029	Reconcile personal money orders made	13	87
030	Reconcile checking accounts with bank statement	32	68
031	Prepare teller's daily reports	32	68
032	Balance teller transfers	28	72
033	Balance income and expense accounts	15	85
034	Balance cash summary	18	82
035	Balance general ledger entries	27	73
036	Balance daily report of sales	13	87
037	Balance customer money	28	72
038	Give customer account information	55	45
039	Make title changes on customer accounts	49	51
040	Review signature cards	58	42
041	Place hold on customer accounts	48	52
042	Place stop payment on checks	49	51
043	Admit customers to safe boxes	28	72
044	Order personalized checks	39	61
045	Complete safe deposit rental statement	20	80
046	Accept safe deposit rental fees	25	75
047	Issue traveler's checks	28	72
048	Issue money orders	32	68
049	Issue cashier's checks	39	61
050	Issue Certificates of Deposit	37	63
051	Accept and process food coupons	28	72
052	Accept Christmas Club payments	38	62
053	Verify customer's checking/savings account	53	47
054	Enter amount of interest in saving passbooks	33	67

	Duties/Tasks	Perform Tasks % of Responses YES	NO
055	Advance cash on bank credit cards	28	72
056	Accept installment loan payments	39	61
057	Process bonds	29	71
058	Accept and process tax deposits	24	76
059	Prepare deposit slips	37	63
060	Prepare cash-in and cash-out tickets	28	72
061	Process cash and checks for deposits	29	71
062	Process check with cash return for deposit	27	73
063	Fill change requests	28	72
064	Fill payroll requests	20	80
065	Cash checks	24	76
066	Pay savings withdrawals	25	75
067	Complete a collection receipt	19	81
Duty G	***Loan Activities***		
001	Prepare folder for all mortgage loan applications	37	63
002	Prepare mortgage loans for closing	32	68
003	Receive loan applications from customers	53	47
004	Explain various payment amounts on different terms	52	48
005	Negotiate terms of loan transaction	53	47
006	Order appraisals	33	67
007	Perform site inspections of construction projects	20	80
008	Order flood certification request	32	68
009	Analyze applicant's financial status, credit, and property evaluation	44	56
010	Counsel clients on establishing and maintaining credit history	45	55
011	Perform renewal activities at maturity for in-house loans	24	76
012	Collect on past-due mortgage and loan accounts	37	63
013	Handle foreclosure proceedings	20	80
014	Forecast loan delinquency for closing period	20	80
Duty H	***Communications***		
001	Call on current and prospective builders, realtors, and commercial prospects	32	68
002	Cross-sell financial institution's other products to customers	68	32
003	Consult with customers/clients	96	4
004	Handle telephone calls	95	5
005	Utilize the resources available to answer customer questions	91	9

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	Duties/Tasks	Perform Tasks % of Responses YES	NO
006	Compose and key correspondence, forms, reports	92	8
007	Greet and dismiss customers	88	12
008	Provide notary services	68	32
009	Resolve office problems	91	9
010	Send messages electronically	95	5
011	Interpret nonverbal communication	92	8
012	Edit documents	91	9
013	Outline and deliver an oral presentation	96	4
014	Follow oral and written instructions	95	5
Duty I	***Tax Operations***		
001	Retrieve data from tax rate schedules	20	80
002	Identify filing status of client	25	75
003	Prepare worksheets prior to completing tax forms	21	74
004	Prepare tax returns for individuals	8	92
005	Prepare tax returns for businesses	13	87
006	Utilize computer program to prepare tax returns	16	84
007	File federal tax returns (manually/electronically)	20	80
008	File state tax returns (manually/electronically)	20	80
009	Process income tax returns (print, copy, assemble, attach forms)	20	80
010	Print issue client tax refund checks	9	91
011	Advise clients as to future tax decisions	15	85
012	Research specific client questions/situations	25	75
Duty J	***Investment Activities***		
001	Prepare investment materials for customers	20	80
002	Record and report on investments for customers	19	81
003	Assist in the development of portfolio analysis reports	25	75
004	Compile information about stock transfers	16	84
005	Possess knowledge of all securities sold	21	79
006	Complete updates on mergers and/or splits	20	80
007	Compile news on companies	28	72
008	Buy stocks/bonds for clients	24	76
009	Trade stocks/bonds for clients	28	72
010	Sell stocks/bonds for clients	25	75
011	Process customer trade transactions--paper work	21	79

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	Duties/Tasks	Perform Tasks % of Responses YES	NO
012	Process customer securities--enter into computer, etc.	20	80
013	Provide customers with receipts for their securities	25	75
014	Obtain stock quotes for clients	24	76
015	Recommend specific levels of stocks, bonds, cash positions	21	79
016	Analyze customer's market position	24	76
017	Recommend specific mutual funds	25	75
018	Direct clients to appropriate brokers	15	85
Duty K	***Math***		
001	Calculate mark-up and mark-down	28	72
002	Count currency and coins	37	63
003	Add and subtract deposits, closing costs, etc.	52	48
004	Compute data regarding fees charged for services	52	48
005	Make calculations on tax forms and reports	32	68
006	Calculate discounts	39	61
007	Calculate stock turnover rate	15	85
008	Calculate sales transactions	32	68
009	Calculate net pay	27	63
010	Solve problems using a calculator	85	15
Duty L	***Workplace Skills***		
L-1	**Work Ethics**		
L-1 1	Implement responsibility of job position including exhibiting dependability and meeting organizationally-defined expectations	92	8
L-1 2	Adhere to company rules, regulations, and policies as established	100	0
L-1 3	Understand and practice cost effectiveness	96	4
L-1 4	Practice time management and follow work schedule	100	0
L-1 5	Assume responsibility for own decisions and actions	100	0
L-1 6	Exhibit pride	100	0
L-1 7	Display initiative in undertaking new tasks	100	0
L-1 8	Show assertiveness appropriate to the situation	100	0
L-1 9	Seek work challenges	100	0
L-1 10	Understand and apply ethical principles to decision making	100	0
L-1 11	Exhibit ability to handle stress	100	0
L-1 12	Understand the importance of providing good customer service (internal and external)	100	0
L-1 13	Participate in meetings in a positive and constructive manner	100	0

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	Duties/Tasks	Perform Tasks % of Responses YES	NO
L-1 14	Maintain state-of-the-art skills through participation in in-service or other training	100	0
L-1 15	Participate in continuing education	85	15
L-2	**Interpersonal Relationships**		
L-2 1	Respect individual diversity	96	4
L-2 2	Respond to praise or criticism	100	0
L-2 3	Provide constructive criticism or praise	100	0
L-2 4	Channel and control emotional reactions	100	0
L-2 5	Resolve conflicts	100	0
L-2 6	Display a positive attitude	96	4
L-3	**Teamwork**		
L-3 1	Understand interactive relationships required for effective teamwork	100	0
L-3 2	Understand team's operating procedures	100	0
L-3 3	Adapt as necessary to complete the team task	100	0
L-3 4	Evaluate outcomes	95	5
L-4	**Solving Problems and Critical Thinking**		
L-4 1	Employ appropriate skills for gathering and retaining information	100	0
L-4 2	Interpret written, graphic and oral instructions	100	0
L-4 3	Identify problems	100	0
L-4 4	Clarify individual and company purposes and goals	95	5
L-4 5	Identify available solutions and their impact including evaluating credibility of information and locating information	100	0
L-4 6	Evaluate options	100	0
L-4 7	Set priorities	100	0
L-4 8	Select/implement options/decisions including predicting results of proposed action	100	0
L-4 9	Organize personal workloads	100	0
L-4 10	Participate in brainstorming sessions to generate new ideas and solve problems	96	4

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Appendix B

Equipment and Software List
Business Financial Occupations Matrix

EQUIPMENT AND SOFTWARE LIST

A. Equipment Description	% of Responses	
	YES	*NO*
1. Cabinets, file	97	3
2. Cabinets, storage	97	3
3. Calculator	93	7
4. Cash register/drawer	24	76
5. Checkwriter	44	56
6. Computer terminal connected to mainframe or minicomputer	92	8
7. Computer, PC with CPU, monitor, keyboard	95	5
8. Dictating/Transcribing equipment	8	92
9. FAX system	90	10
10. LED projection screen	15	85
11. Modem	96	4
12. Optical character reader/scanner	16	84
13. Optical data storage	20	80
14. Overhead projector	56	44
15. Photocopier	93	7
16. Postal equipment	63	37
17. Printer (laser, dot matrix, or inkjet)	97	3
18. Telephone	89	11
19. Teleconference equipment	62	38
20. Telephone answering machine	68	32
21. Television/VCR	63	37
22. Voice recognition input devices	8	92

B. Software Description	% of Responses	
	YES	*NO*
1. Accounting/Payroll software	32	68
2. Calendaring/Scheduling software	48	52
3. Database	67	33
4. Desktop Publishing	44	56
5. Electronic Communication	72	28
6. Forms Design	47	53
7. Graphics	52	48
8. Network	69	31
9. Personal Information Management	32	68
10. Project Management	20	80
11. Spreadsheet	63	37
12. Video Communication	13	87
13. Word Processing	85	15
14. Customized software	61	39
15. Utility software	48	52
16. Internet Access	44	56

BUSINESS FINANCIAL OCCUPATIONS MATRIX

Duty/Task Number	Task	Accounting Clerk/ Bookkeeper	Tax Preparer	Bank Clerk	Loan Officer	Investment Securities Representative
Duty A	***Planning and Organizing***					
001	Forecast financial growth for month/year	X				
002	Establish complete budget figures for planned year	X	X		X	X
003	Update knowledge of laws, procedures, and regulations	X	X	X	X	X
004	Interpret federal, state, and local regulations that affect financial documents	X	X	X	X	X
005	Schedule work priorities	X	X	X	X	X
006	Assign work to others	X	X	X	X	X
007	Organize work stations and space	X	X	X	X	X
008	Order and maintain inventory of forms and supplies	X				
009	Purchase equipment and furniture	X				
010	Train or assist others in perform job operations	X	X	X	X	X
011	Plan for budgetary needs	X	X	X	X	X
Duty B	***Verifying and Maintaining Records***					
001	Compare a check for payment with a receipt or remittance stub	X	X	X	X	X
002	Verify the total amount on a sales invoice	X				
003	Correct errors in a computerized accounts payable record	X	X			X
004	Correct errors in a manually maintained accounts payable record	X				
005	Review petty cash vouchers	X				
006	Compare a purchase invoice with a receiving report	X				
007	Prepare accounting data for computer processing	X	X		X	
008	Proofread an accounting document	X	X			
009	Verify data on tax forms and determine type(s) of errors	X	X			

Duty/Task Number	Task	Accounting Clerk/ Bookkeeper	Tax Preparer	Bank Clerk	Loan Officer	Investment Securities Representative
010	Maintain a log	X	X	X	X	X
011	Maintain a file of purchase invoices	X				
012	Maintain a file of suppliers' names and addresses	X	X	X	X	X
013	Prepare customer's statement of account				X	X
014	Process special transactions for customer accounts	X		X		
015	Back up computer data	X	X	X	X	X
016	Verify amount of installment loan coupons				X	
017	Verify amount of customer money order made			X		
018	Verify total amount of all money orders paid			X		
019	Verify amount of customer cash-out on deposit			X		
020	Verify amount of customer deposit cash-in			X		
021	Verify amount of customer deposit in treasury bills			X		
022	Verify amount of customer deposit with personal check, payroll check, or business check			X		
023	Verify amount of savings withdrawals	X		X	X	X
024	Verify account number on internal transactions	X		X		
025	Verify amount of credit and/or memorandum	X		X		
026	Verify amount of savings deposit	X		X	X	X
027	Verify actual food stamps to customer total			X		
Duty C	***Performing Clerical Duties***					
001	Maintain a calendar of appointments	X	X	X	X	X
002	Maintain customers'/clients' files	X	X	X	X	X
003	Prepare a purchase order	X				
004	Process an accounts payable invoice	X				
005	Process, sort, and/or distribute mail	X		X	X	X
006	Mail stock certificates					X
007	Mail literature to customers and prospects	X	X	X	X	X
008	Utilize office equipment (fax, computer, copier, calculator, etc.)	X	X	X	X	X
009	Create business letters, memoranda, reports, and tables	X	X	X	X	X
010	Create, edit, save, and open word processing files	X	X	X	X	X
011	Use spell grammar check	X	X	X	X	X
012	Use search/replace functions	X	X	X	X	X
013	Use format features such as bold, underline, italics, line spacing, headers, footers, etc.	X	X	X	X	X
014	Use reference books	X	X	X	X	X

Duty/Task Number	Task	Accounting Clerk/ Bookkeeper	Tax Preparer	Bank Clerk	Loan Officer	Investment Securities Representative
015	Prepare an agenda for a meeting	X		X	X	X
016	Process documents and packages through courier services	X	X	X	X	X
017	Utilize electronic mail services	X	X	X	X	X
018	Prepare business reports	X		X	X	X
Duty D	***Utilizing Software Applications***					
001	Produce documents integrating word processing, database, and spreadsheet files	X	X	X	X	X
002	Produce documents integrating graphic files with other application software	X			X	X
003	Prepare an outline for a presentation			X	X	X
004	Use presentation software to create projects using graphics, fonts, lines shading, shadowing, etc.	X			X	X
005	Create worksheets using spreadsheet commands, functions, and formulas	X	X	X	X	X
006	Create worksheets requiring the copying of formulas using absolute, mixed, and relative cell references	X	X		X	X
007	Create worksheets requiring the inserting, deleting, moving, and copying of columns and rows	X	X		X	X
008	Create bar, line, and pie graphs with titles and legends	X	X		X	X
009	Create, update, sort, query, edit, and print from data files	X	X	X	X	X
010	Create reports and labels	X	X		X	X
011	Create and enter data into database files	X	X		X	X
012	Query databases for specific data	X	X		X	X
013	Print worksheets with headers and/or footers	X	X			X
014	Create worksheets to solve business/financial problems utilizing spreadsheet functions	X	X		X	
Duty E	***Accounting Functions***					
001	Evaluate expenditures and bills for approval	X	X	X	X	X
002	Record entries in a journal from an invoice	X				
003	Classify accounts as to assets, liabilities, and capital	X	X		X	
004	Prepare a beginning balance sheet	X				X
005	Open accounts in general ledger, accounts receivable ledger, and accounts payable ledger	X				
006	Journalize transactions in a general journal and/or cash journal	X				

Duty/Task Number	Task	Accounting Clerk/ Bookkeeper	Tax Preparer	Bank Clerk	Loan Officer	Investment Securities Representative
007	Post from the journal to the general, accounts receivable, and accounts payable ledgers	X				
008	Prepare a schedule of accounts receivable and a schedule of accounts payable	X				
009	Journalize transactions in special journals (cash receipts, cash payments, purchases, sales, and general)	X				
010	Journalize and post bank credit card sales, sales returns and allowances, purchases, and purchase returns and allowances	X				
011	Compute, journalize, and post sales taxes, sales discounts, and purchase discounts	X				
012	Journalize and post entries for uncollectable accounts using direct write-off and allowance methods	X				
013	Prepare and update plant asset records	X				
014	Compute, journalize, and post depreciation on plant assets using straight line, sum-of-years digits, declining balance, and modified accelerated cost recovery system methods	X				
015	Prove and rule special journals	X				
016	Complete a worksheet with adjustments	X	X			
017	Prepare a trial balance	X				
018	Prepare end-of-fiscal period financial statements	X				
019	Journalize and post adjusting and closing entries	X				
020	Close the general ledger	X				
021	Prepare a post-closing trial balance	X				
022	Complete a withholding allowance form	X	X			
023	Complete payroll time cards	X	X			
024	Prepare a payroll register and record the entry to the employee's earnings record	X	X			
025	Compute, journalize, and post payroll entries to include employee's payroll taxes	X	X			
026	Compute, journalize, and post accrued salaries	X				
027	Journalize and post entries for payment of tax liability	X	X			
028	Journalize and post entries to form a partnership	X				
029	Journalize and post entries to distribute partnership earnings by fixed ratio, percentage of total equity, and salary allowances	X	X			
030	Journalize and post entries for issuing capital stock and for purchasing and selling treasury stock	X				
031	Prepare a worksheet with departmental margin statements	X				

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Duty/Task Number	Task	Accounting Clerk/ Bookkeeper	Tax Preparer	Bank Clerk	Loan Officer	Investment Securities Representative
032	Prepare a cost sheet	X				
033	Compute and journalize entries for direct and indirect expenses	X				
034	Interpret financial statements such as balance sheet, income statement, cash flow projects, and summary of sales and cash receipts	X	X	X	X	X
Duty F	***Banking Operations***					
001	Endorse checks and prepare a deposit slip	X	X	X	X	X
002	Complete a check stub and write a check	X	X	X	X	X
003	Reconcile a bank statement	X	X	X	X	X
004	Record the entry for a service charge, credit fees, or dishonored check	X		X	X	
005	Open teller terminal			X		
006	Close teller terminal			X		
007	Follow procedures for conduct during a robbery			X	X	X
008	Follow procedures for conduct after a robbery			X	X	X
009	Adhere to procedures for the safekeeping of money at teller's window	X		X	X	X
010	Inspect for mutilated and badly worn coins and currency			X		
011	Examine currency for counterfeit bills			X		
012	Examine deposit slips for acceptability			X		
013	Sort, count, stack, and strap loose currency			X		
014	Count stacks of currency			X		
015	Sort, count, and stack loose coins			X		
016	Count boxed, rolled, and loose coins			X		
017	Process excess currency			X		
018	Process mutilated and badly worn currency			X		
019	Process counterfeit currency			X		
020	Sell cash to other tellers			X		
021	Prepare customer correction for mailing			X		
022	Prepare municipal and treasury coupons for collection			X		
023	Post collection item to customer's account			X		
024	Reconcile outgoing cash letter adjustments	X		X	X	
025	Reconcile demand deposit account to general ledger	X		X		
026	Reconcile missing customer check			X	X	
027	Reconcile reserve-for-loan losses				X	

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Duty/Task Number	Task	Accounting Clerk/ Bookkeeper	Tax Preparer	Bank Clerk	Loan Officer	Investment Securities Representative
028	Reconcile official checks			X		
029	Reconcile personal money orders made			X		
030	Reconcile checking accounts with bank statement			X		
031	Prepare teller's daily reports			X		
032	Balance teller transfers			X		
033	Balance income and expense accounts	X				
034	Balance cash summary			X		
035	Balance general ledger entries	X				
036	Balance daily report of sales	X				
037	Balance customer money			X		
038	Give customer account information		X	X	X	X
039	Make title changes on customer accounts	X	X	X	X	X
040	Review signature cards			X	X	X
041	Place hold on customer accounts			X	X	X
042	Place stop payment on checks	X		X	X	X
043	Admit customers to safe boxes			X		
044	Order personalized checks			X		
045	Complete safe deposit rental statement			X		
046	Accept safe deposit rental fees			X		
047	Issue traveler's checks			X		
048	Issue money orders			X		
049	Issue cashier's checks			X	X	X
050	Issue Certificates of Deposit			X		
051	Accept and process food coupons			X		
052	Accept Christmas Club payments			X		
053	Verify customer's checking/savings account			X	X	
054	Enter amount of interest in saving passbooks			X		
055	Advance cash on bank credit cards			X		
056	Accept installment loan payments			X	X	
057	Process bonds			X		
058	Accept and process tax deposits			X		
059	Prepare deposit slips			X		
060	Prepare cash-in and cash-out tickets			X		
061	Process cash and checks for deposits			X		
062	Process check with cash return for deposit			X		
063	Fill change requests			X		

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Duty/Task Number	Task	Accounting Clerk/ Bookkeeper	Tax Preparer	Bank Clerk	Loan Officer	Investment Securities Representative
064	Fill payroll requests			X		
065	Cash checks			X		
066	Pay savings withdrawals			X		
067	Complete a collection receipt			X		
Duty G	***Loan Activities***					
001	Prepare folder for all mortgage loan applications				X	
002	Prepare mortgage loans for closing				X	
003	Receive loan applications from customers	X		X	X	
004	Explain various payment amounts on different terms			X	X	X
005	Negotiate terms of loan transaction	X		X	X	
006	Order appraisals			X	X	
007	Perform site inspections of construction projects				X	
008	Order flood certification request				X	
009	Analyze applicant's financial status, credit, and property evaluation				X	
010	Counsel clients on establishing and maintaining credit history				X	
011	Perform renewal activities at maturity for in-house loans				X	
012	Collect on past-due mortgage and loan accounts				X	
013	Handle foreclosure proceedings				X	
014	Forecast loan delinquency for closing period				X	
Duty H	***Communications***					
001	Call on current and prospective builders, realtors, and commercial prospects				X	
002	Cross-sell financial institution's other products to customers		X	X	X	X
003	Consult with customers/clients	X	X	X	X	X
004	Handle telephone calls	X	X	X	X	X
005	Utilize the resources available to answer customer questions	X	X	X	X	X
006	Compose and key correspondence, forms, reports	X	X	X	X	X
007	Greet and dismiss customers	X	X	X	X	X
008	Provide notary services	X	X	X	X	X
009	Resolve office problems			X	X	X
010	Send messages electronically	X	X		X	X
011	Interpret nonverbal communication	X	X	X	X	X
012	Edit documents	X	X	X	X	X

Duty/Task Number	Task	Accounting Clerk/ Bookkeeper	Tax Preparer	Bank Clerk	Loan Officer	Investment Securities Representative
013	Outline and deliver an oral presentation		X	X	X	X
014	Follow oral and written instructions	X	X	X	X	X
Duty I	***Tax Operations***					
001	Retrieve data from tax rate schedules	X	X			
002	Identify filing status of client	X	X			
003	Prepare worksheets prior to completing tax forms	X	X			
004	Prepare tax returns for individuals		X			
005	Prepare tax returns for businesses		X			
006	Utilize computer program to prepare tax returns		X			
007	File federal tax returns (manually/electronically)		X			
008	File state tax returns (manually/electronically)		X			
009	Process income tax returns (print, copy, assemble, attach forms)		X			
010	Print/issue client tax refund checks					
011	Advise clients as to future tax decisions		X			
012	Research specific client questions/situations		X			
Duty J	***Investment Activities***					
001	Prepare investment materials for customers					X
002	Record and report on investments for customers					X
003	Assist in the development of portfolio analysis reports					X
004	Compile information about stock transfers					X
005	Possess knowledge of all securities sold					X
006	Complete updates on mergers and/or splits					X
007	Compile news on companies					X
008	Buy stocks/bonds for clients					X
009	Trade stocks/bonds for clients					X
010	Sell stocks/bonds for clients					X
011	Process customer trade transactions--paper work					X
012	Process customer securities—enter into computer, etc.					X
013	Provide customers with receipts for their securities					X
014	Obtain stock quotes for clients					X
015	Recommend specific levels of stocks, bonds, cash positions					X
016	Analyze customer's market position					X
017	Recommend specific mutual funds					X
018	Direct clients to appropriate brokers					X

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Duty/Task Number	Task	Accounting Clerk/ Bookkeeper	Tax Preparer	Bank Clerk	Loan Officer	Investment Securities Representative
Duty K	***Math***					
001	Calculate mark-up and mark-down	X			X	X
002	Count currency and coins	X		X	X	
003	Add and subtract deposits, closing costs, etc.			X	X	
004	Compute data regarding fees charged for services		X	X	X	X
005	Make calculations on tax forms and reports	X	X			X
006	Calculate discounts	X			X	X
007	Calculate stock turnover rate	X				X
008	Calculate sales transaction	X				X
009	Calculate net pay	X				X
010	Solve problems using a calculator	X	X		X	X
Duty L	***Workplace Skills***					
L-1	**Work Ethics**	X	X	X	X	X
L-1.1	Implement responsibility of job position including exhibiting dependability and meeting organizationally-defined expectations	X	X	X	X	X
L-1.2	Adhere to company rules, regulations, and policies as established	X	X	X	X	X
L-1.3	Understand and practice cost effectiveness	X	X	X	X	X
L-1.4	Practice time management and follow work schedule	X	X	X	X	X
L-1.5	Assume responsibility for own decisions and actions	X	X	X	X	X
L-1.6	Exhibit pride	X	X	X	X	X
L-1.7	Display initiative in undertaking new tasks	X	X	X	X	X
L-1.8	Show assertiveness appropriate to the situation	X	X	X	X	X
L-1.9	Seek work challenges	X	X	X	X	X
L-1.10	Understand and apply ethical principles to decision making	X	X	X	X	X
L-1.11	Exhibit ability to handle stress	X	X	X	X	X
L-1.12	Understand the importance of providing good customer service (internal and external)	X	X	X	X	X
L-1.13	Participate in meetings in a positive and constructive manner	X	X	X	X	X
L-1.14	Maintain state-of-the-art skills through participation in inservice or other training	X	X	X	X	X
L-1.15	Participate in continuing education	X	X	X	X	X
L-2	**Interpersonal Relationships**					

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Duty/Task Number	Task	Accounting Clerk/ Bookkeeper	Tax Preparer	Bank Clerk	Loan Officer	Investment Securities Representative
L-2.1	Respect individual diversity	X	X	X	X	X
L-2.2	Respond to praise or criticism	X	X	X	X	X
L-2.3	Provide constructive criticism or praise	X	X	X	X	X
L-2.4	Channel and control emotional reactions	X	X	X	X	X
L-2.5	Resolve conflicts	X	X	X	X	X
L-2.6	Display a positive attitude	X	X	X	X	X
L-3	**Teamwork**					
L-3.1	Understand interactive relationships required for effective teamwork	X	X	X	X	X
L-3.2	Understand team's operating procedures	X	X	X	X	X
L-3.3	Adapt as necessary to complete the team task	X	X	X	X	X
L-3.4	Evaluate outcomes	X	X	X	X	X
L-4	**Solving Problems and Critical Thinking**					
L-4.1	Employ appropriate skills for gathering and retaining information	X	X	X	X	X
L-4.2	Interpret written, graphic and oral instructions	X	X	X	X	X
L-4.3	Identify problems	X	X	X	X	X
L-4.4	Clarify individual and company purposes and goals	X	X	X	X	X
L-4.5	Identify available solutions and their impact including evaluating credibility of information, and locating information	X	X	X	X	X
L-4.6	Evaluate options	X	X	X	X	X
L-4.7	Set priorities	X	X	X	X	X
L-4.8	Select/implement options/decisions including predicting results of proposed action	X	X	X	X	X
L-4.9	Organize personal workloads	X	X	X	X	X
L-4.10	Participate in brainstorming sessions to generate new ideas and solve problems	X	X	X	X	X

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